



Order Filed on April 9, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)

MMC 19-025233
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ATTORNEYS FOR MIDFIRST BANK

IN RE:

JEFFREY A. SEDOR, DEBTOR

CASE NO.: 18-23704-MBK

HEAIRNG DATE: MARCH 11, 2020

JUDGE: HONORABLE MICHAEL B.
KAPLAN

CHAPTER: 13

CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: April 9, 2020



Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter being opened to the Court by Shapiro & DeNardo, LLC, Attorneys for Nationstar Mortgage LLC d/b/a Mr. Cooper, hereinafter "Secured Creditor", upon the filing of a Certification of Default for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtor to comply with the Agreed Order provisions make post-petition payments on a mortgage obligation and due notice of said Certification of Default and the supporting Certification having been given by mail to the Trustee, the Debtor and the attorney for the Debtor, if any, AND CONSENT OF THE PARTIES APPEARING HEREON and for good cause shown,

1. Debtor is currently delinquent in post-petition payments to Secured Creditor for the months of December 1, 2019 through February 1, 2020 in the total amount of \$5,093.37, less a suspense balance of \$1,108.49, for a delinquency of \$3,984.88.
2. Debtor agrees to capitalize the post-petition delinquency outlined in Paragraph One (1), \$3,984.88, to be paid to Secured Creditor through the remaining Chapter 13 Plan. Debtor agrees to file a satisfactory Modified Chapter 13 Plan within twenty (20) days of this Order being entered.
3. Starting March 1, 2020, Debtor agrees to maintain all contractually due payments to Secured Creditor, which currently amount to \$1,697.79.
4. Payments should be submitted to the Secured Creditor via Certified Check to the below address:

MidFirst Bank
999 NW Grand Blvd
Oklahoma City, Oklahoma 73118

5. Debtor shall reimburse Secured Creditor \$350.00 in attorney fees through the Modified Chapter 13 Plan. The Standing Trustee shall amend his/her records to reflect this.
6. If the Debtor(s) fails to make any payments detailed in this Consent Order within thirty (30) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Certification of Default to the Bankruptcy Court, specifying the Debtor(s) failure to comply with this Consent Order, with a copy of any application, supporting certification, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtor(s) Counsel and Debtor(s) as required by the local bankruptcy rules.

We hereby consent to the form, content,
and entry of the within Order.

Shapiro & DeNardo, LLC

/s/ Charles G. Wohlrab
Charles G. Wohlrab, Esquire
Attorney for the Secured Creditor

Date: 03/31/2020

/s/ Allen I. Gorski
Allen I. Gorski, Esquire
Attorney for the Debtor

Date: 03/31/2020